

EXHIBIT 6

BCI Beltrani Consultants Inc. PO Box 424 Mount Sinai, NY 11766 (631) 509-5581

IA: Harry Beltrani

Insured: Lee

Our File: 20-0027

Your Claim: 15405

Date of Loss: 3/2/20

Report Date: 5/4/20

Type of Loss: Fire damage

Attn: Union Mutual Fire Insurance Company c/o Roundhill Express

Report #3

Proposed Adjustment Report

We submit herewith an up to date status relative to the above captioned claim with our proposed recommendations for payment. Your file will indicate that previous reports have been forwarded to your office.

Proposed Adjustment:

Building RCV:	\$ 113,001.05
Less recoverable depreciation	\$ 4,360.18
Building ACV	\$ 108,640.87
Less deductible	\$ 2,500.00
Present net collectible building loss	\$ 106,140.87
Loss of rents	\$ 11,940.00
Total net ACV building & rents loss	\$ 120,580.87

We have established a recoverable depreciation hold back for the building damages in the amount of \$4,360.18 to be held in escrow pending verification of the building repairs.

Coverage/Risk/Insured:

For additional details regarding the coverage, risk and the insured, we refer you to our report of 3/6/20.

Coinsurance:

We have determined as a result of our preliminary inspection that the building is insured to value, therefore coinsurance would not be a factor.

Regarding the rents portion of the claim, we have obtained the leases. The rents are insured to value.

Occupancy:

As indicated in our previous reports, we established based on our preliminary inspection that there was a full finished apartment located in the basement area. It was clear from our original inspection and our re-inspection that the apartment is not occupied at this time, however, as per the attached photos from the original inspection and our re-inspection photos, it is clear that at minimal cost, the apartment can be tenant occupied at any time. The basement has a separate entrance from the 1st floor hall with a rear exterior door. The basement apartment contains a full bath, full kitchen, living and bedroom areas which are, at this time, used for storage.

Origin of Loss:

A fire damage loss occurred on 3/2/20 when a fire began in the 2nd floor tenant occupied rear bedroom. The exact cause of the fire is being investigated by the office of Thomas J Russo, it is our understanding that the fire was electrical in nature.

As a result of the fire, there are extensive damages sustained to the 2nd floor rear bedroom with smoke, water and exposure damages throughout the 2nd floor, 1st floor and into the finished basement area.

Damage Appraisal:

We are attaching our damage appraisal for both the building and rents in the gross amount of \$125,601.05 with an actual cash value of \$120,580.87.

Subrogation:

It is our understanding that the report regarding the cause and origin from Thomas J Russo has been forwarded directly to your office. The fire appears to be electrical in nature. We will secure a subrogation receipt from the insured and public adjuster at the conclusion of the settlement of this claim.

Salvage:

None

Encumbrances:

Dovenmuehle Mortgage Inc. is the mortgagee.

Public Adjuster:

The insured secured the services of the public adjusting firm of NorthEast Adjustment, Inc. located at 99-07 74th Ave. Forest Hills, NY 11375. We have obtained all documentation from the public adjuster.

Signed Statement:

Location: 39-11 27th St. Long Island City.

My name is Fred Lee. I reside at 45-54 193rd St. Flushing, NY. I am the owner of the building at 39-11 27th St. The building is 100+ years of age. I have owned the building for seven years and have had no prior insurance losses. The building is a 2 family residential building, fully occupied. I have never made a structural change to the building or basement. No one has ever live in the basement. On 3/2/20 at 10:00 am, a fire started in the second floor bedroom. I didn't know what caused the fire. I was told by the Fire Marshal that the fire was caused by electrical wiring. There is smoke, water and damage to my building.

Use of Expert:

As previously stated, we secured the services of fire consultants, Thomas J Russo. It is our understanding that they are forwarding their report directly to your office.

Tax Lien/Deed/Department of Building:

We have previously forwarded to your office a copy of the tax lien, deed and Department of Building profile.

Claim and Adjustment:

Building:

We conducted a 2nd inspection of the insureds' premises with the insured and public adjuster on 4/15/20. At that time, we obtained a statement from the insured regarding the occupancy of the building and the use of the basement. We reviewed the estimate submitted by the public adjuster along with the emergency services costs.

Regarding the building damages, we have established a total replacement cost loss, including the water extraction, clean-up and boarding costs of \$113,001.05. Applying appropriate depreciation reduces the actual cash value loss to \$108,640.87.

Loss of Rents:

The building is a 2 story, 2 family residential dwelling. Only one of the tenants vacated the premises when the fire occurred. We established a 6 month period of restoration. In reviewing the lease agreements, we arrived at an overall rental loss of \$12,600. Subtracting the 72 hour waiting period and the discontinuing expenses, totaling \$660, we have arrived at a net loss of rent of \$11,940.

Question of Coverage:

We are presenting our figures to your office for your review. We wish to point out that, as a result of our re-inspection, we maintain that the basement does have a separate apartment which can be utilized by the insured at any time at minimal cost. The apartment has separate entrances in the 1st floor hall with a rear exit from the basement. The apartment contains a full bath, full kitchen, living area and 2 bedrooms. However, as indicted previously, at the time of our inspection, there was no evidence that the basement apartment was occupied.

We await your review of the occupancy issue and further instructions.

General Remarks:

We will report further.

Very truly yours,

Harry Beltrani, BCI

Enclosures: 29 additional photographs, insureds' statement, our detailed damage appraisal, lease agreements, fire forms, Cipco board up bill and public adjuster contact letter.

Beltrani Consultants Inc

P.O. Box 424

Mount Sinai, NY 11766

Office: (631) 509-5581

Email: beltrani.consultants@gmail.com

Photo Sheet

Claim No. 15405

File No. 20-0027	Policy No. 314PK-49300-03E	Date of Loss 03/02/2020	Report First	Report Date 04/16/2020	Adjuster Harry Beltrani
Insured Fred Lee		Contact		Claimant	

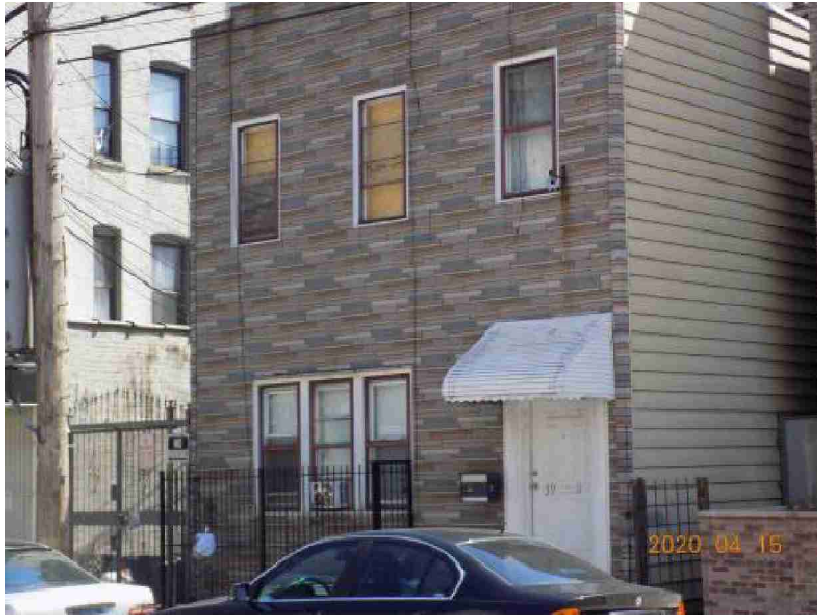


Photo ID
15405-028

Date
4/15/2020

Description
Risk



Photo ID
15405-029

Date
4/15/2020

Description
2nd floor bedroom

Photo Sheet

Claim No. 15405

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Photo ID
15405-030

Date
4/15/2020

Description
2nd floor bedroom



Photo ID
15405-031

Date
4/15/2020

Description
2nd floor bath

Photo Sheet

Claim No. 15405

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Photo ID
15405-032

Date
4/15/2020

Description
2nd floor bath



Photo ID
15405-033

Date
4/15/2020

Description
2nd floor kitchen

Photo Sheet

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Photo ID
15405-034

Date
4/15/2020

Description
2nd floor living room

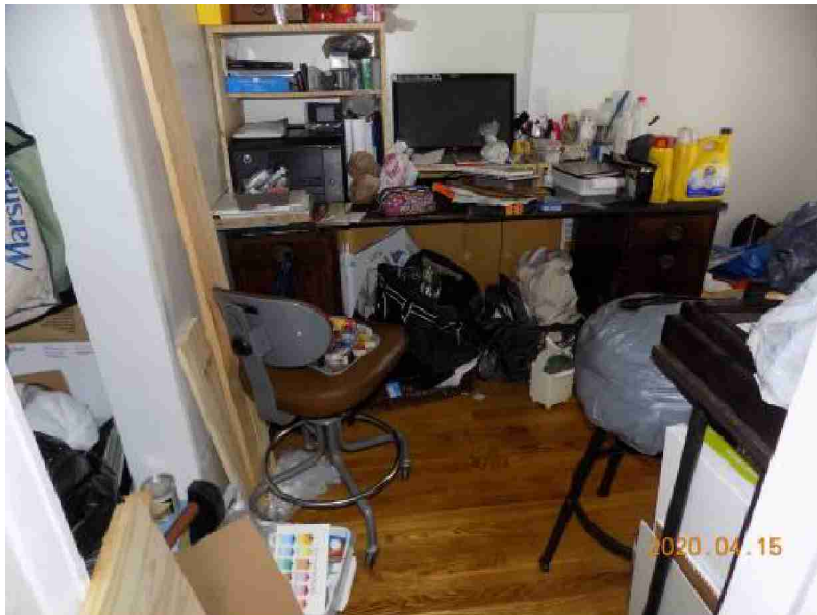


Photo ID
15405-035

Date
4/15/2020

Description
2nd floor bedroom

Photo Sheet

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Photo ID
15405-036

Date
4/15/2020

Description
2nd floor bedroom



Photo ID
15405-037

Date
4/15/2020

Description
2nd floor dining room

Photo Sheet

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Photo ID
15405-038

Date
4/15/2020

Description
2nd floor stairs

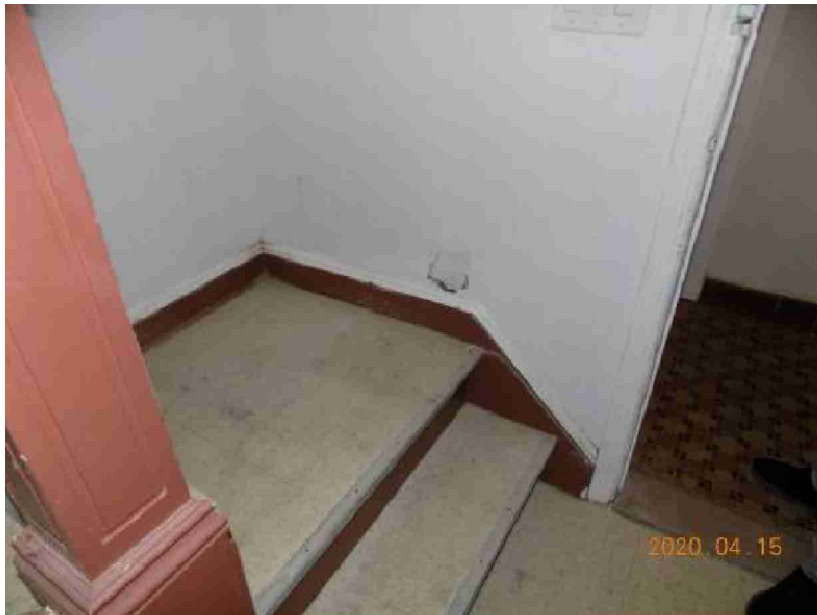


Photo ID
15405-039

Date
4/15/2020

Description
2nd floor stairs

Photo Sheet

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Photo ID
15405-040

Date
4/15/2020

Description
Basement apt door

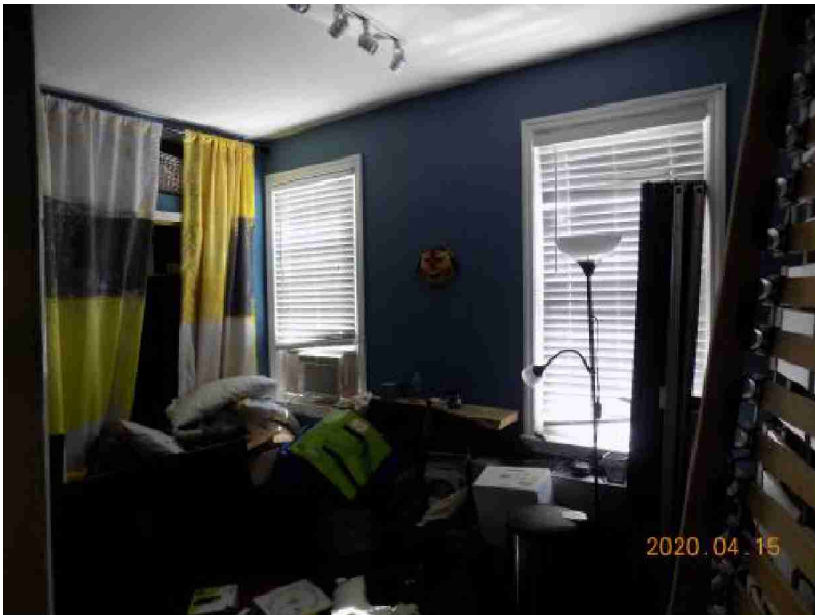


Photo ID
15405-041

Date
4/15/2020

Description
1st floor apt

Photo Sheet

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Photo ID
15405-042

Date
4/15/2020

Description
1st floor apt



Photo ID
15405-043

Date
4/15/2020

Description
1st floor apt

Photo Sheet

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Photo ID
15405-044

Date
4/15/2020

Description
1st floor apt

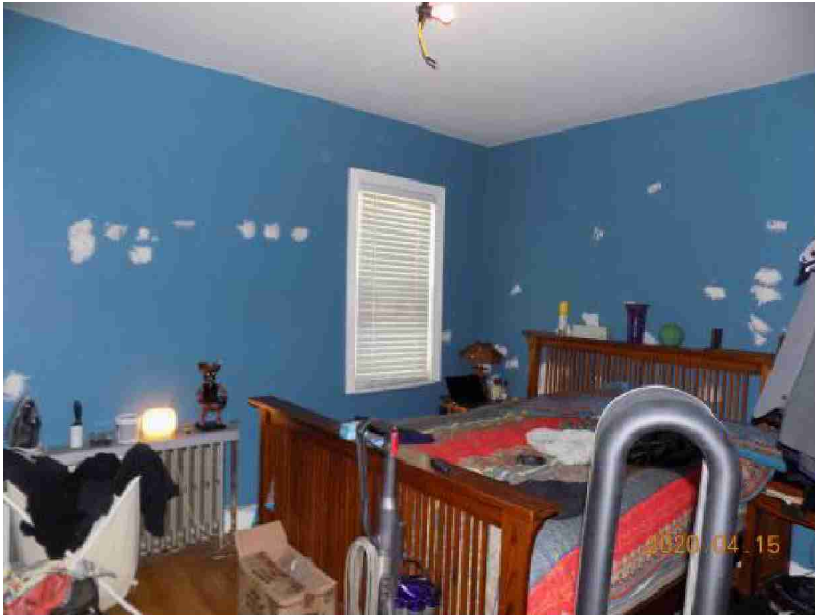


Photo ID
15405-045

Date
4/15/2020

Description
1st floor apt

Photo Sheet

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Photo ID
15405-046

Date
4/15/2020

Description
Basement living room



Photo ID
15405-047

Date
4/15/2020

Description
Basement living room

Photo Sheet

Claim No. 15405

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Photo ID
15405-048

Date
4/15/2020

Description
Basement bedroom



Photo ID
15405-049

Date
4/15/2020

Description
Basement bath

Photo Sheet

Claim No. 15405

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Photo ID
15405-050

Date
4/15/2020

Description
Basement bath



Photo ID
15405-051

Date
4/15/2020

Description
Basement kitchen

Photo Sheet

Claim No. 15405

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Photo ID
15405-052

Date
4/15/2020

Description
Basement kitchen



Photo ID
15405-053

Date
4/15/2020

Description
Basement bedroom

Photo Sheet

Claim No. 15405

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Photo ID
15405-054

Date
4/15/2020

Description
Basement boiler room

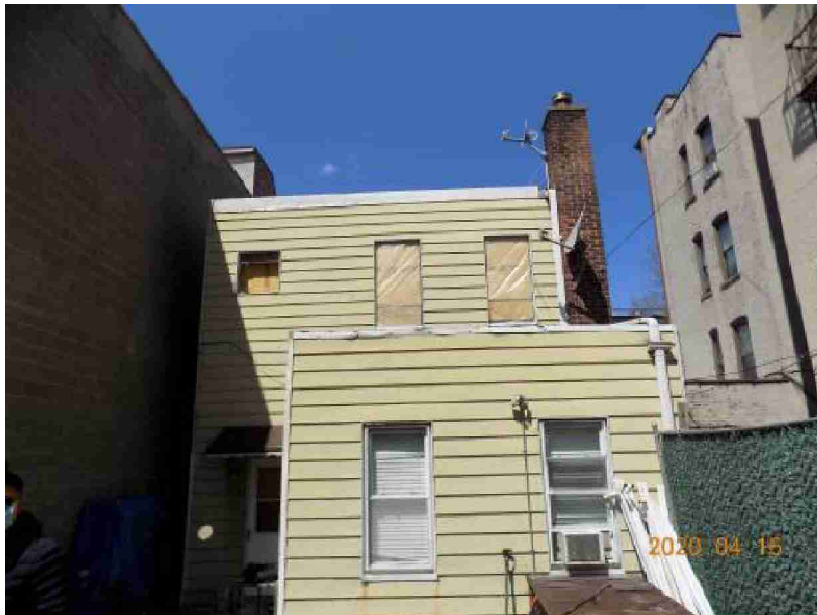


Photo ID
15405-055

Date
4/15/2020

Description
Rear exterior

Photo Sheet

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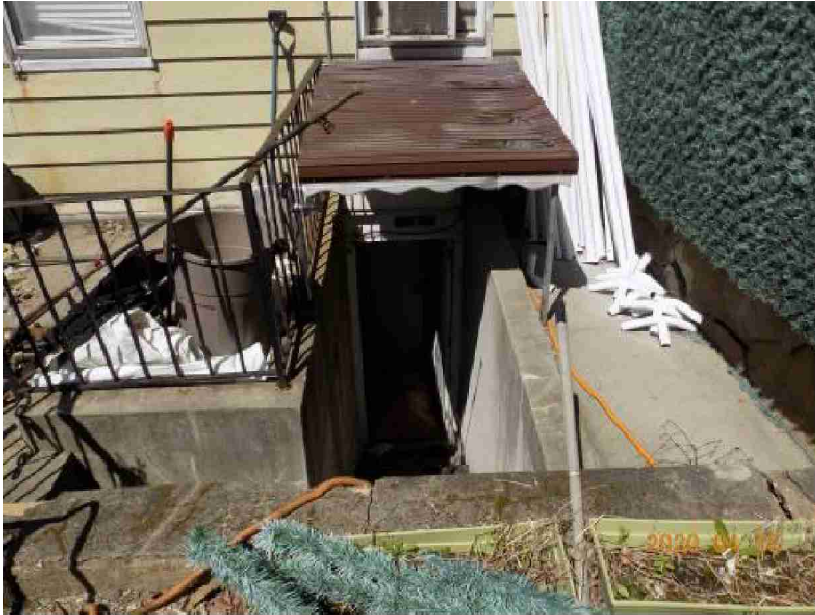


Photo ID
15405-056

Date
4/15/2020

Description
Basement rear door